

Amendments to the Specification:

Please replace the paragraph beginning on page 2, line 10 with the following amended paragraph:

This is a continuation in part of co-pending application entitled "Method and Apparatus for Providing User Authentication" filed on [_____] December 22, 2000, having serial number [_____] 09/747,770, inventors Vandergeest et al., incorporated herein by reference and owned by instant assignee.